

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	10/669,885
				Filing Date	September 23, 2003
				First Named Inventor	Hashim
				Art Unit	3626
				Examiner Name	Rachel L. Porter
Sheet	1	of	2	Attorney Docket Number	021756-060130US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> (if known)			
	AA	US-7,333,939	02-19-2008	Stender et al.	
	AB	US-7,249,038	07-24-2007	Luedtke	
	AC	US-7,240,017	07-03-2007	Labelle et al.	
	AD	US-7,080,020	07-18-2006	Klaus	
	AE	US-2004/0225596 A1	11-11-2004	Kemper et al.	
	AF	US-2003/0144949 A1	07-31-2003	Blanch	
	AG	US-2002/0188484 A1	12-12-2002	Grover et al.	
	AH	US-2002/0116231 A1	08-22-2002	Hele et al.	
	AI	US-2002/0046064 A1	04-18-2002	Maury et al.	
	AJ	US-2002/0010679 A1	01-24-2002	Felsher	
	AK	US-2002/0002475 A1	01-03-2002	Freedman et al.	
	AL	US-10/670,189	Filed 09-23-2003	Hashim	
	AM	US-10/669,882	Filed 09-23-2003	Hashim	
	AN	US-10/670,995	Filed 09-23-2003	Hashim	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	AO	WO	02/25470	A1	03-28-2002			<div></div>

Examiner Signature		Date Considered	
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<sup>1</sup> EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>2</sup> Applicant's unique citation designation number (optional). <sup>3</sup> See Kind Codes of U.S. Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>4</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>5</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>6</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>7</sup> Applicant is to place a check mark here if English language Translation is attached.

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	AP	"First Alliance provides an electronic portal for brokers," <u>Origination News</u> , 9(2): 48, abstract, (1999).	<input type="checkbox"/>
	AQ	"Xpede Revolutionizes the Online Lending Process, Puts Lenders on Fast Track To Deliver Internet-Based Loans," <u>PR Newswire</u> , September 28, 1999, 3 pages.	<input type="checkbox"/>
	AR	ZeBULLETIN, Volume 2, Edition 1, April 2001, 6 pages, www.zebuinic.com.	<input type="checkbox"/>
	AS	ZeBULLETIN, Volume 1, Edition 1, November 2000, 4 pages, www.zebuinic.com.	<input type="checkbox"/>
	AT	"ZeBU, Providing a comprehensive, end-to-end infrastructure solution for the Insurance Industry," 20 pages from Zebunic.com (2000).	<input type="checkbox"/>
	AU	Non Final Office Action mailed April 29, 2008 in related U.S. application no. 10/670,180.	<input type="checkbox"/>
	AV	Final Office Action mailed September 23, 2008 in related U.S. application no. 10/669,882.	<input type="checkbox"/>
	AW	Non Final Office Action mailed February 25, 2008 in related U.S. application no. 10/669,882.	<input type="checkbox"/>
	AX	Final Office Action mailed July 10, 2008 in related U.S. application no. 10/670,995.	<input type="checkbox"/>
	AY	Non Final Office Action mailed September 20, 2007 in related U.S. application no. 10/670,995.	<input type="checkbox"/>

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